



NARFE Chapter 870 Newsletter

Volume IV, Number 5

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Sandra Simms, President; JC Whitney, 1st VP/Membership; Bernice Hirsch, 2d VP; Ronni Reid, Sec'y; Lora Whitney, Treas; Toni Andersen, Svc Off
Meetings held 2d Thursday of Month at Golden Corral Restaurant, 2811 Wilma Rudolph Blvd., Lunch 11 AM-12 PM, and Meeting 12-1PM



President's Corner

Can you believe it?? The end of the year 2010 is nearly here. Time is passing faster and faster for me. As we move into the holiday season, I take time to reflect on the past year in Chapter 870. The first thing that comes to mind is the hard work and dedication displayed by many of our members and I am so thankful for that. We had several guests at our November meeting and they commented to me as they left that they felt we had a great chapter that they wished theirs was more like ours. What a compliment!

We have had a busy year! Several of us attended the NARFE State Convention in Sevierville, TN, in April. Our Chapter participated in Clarksville's Rivers and Spires in April by manning a booth and handing out NARFE literature. We had two very successful Alzheimer's fund raisers in May (Whitt's Barbecue Sales) and in October (Yard Sale). We took a trip in May to Lynchburg, TN, to visit the distillery and have lunch at Miss Mary Bobo's. In July, we went to see the play "My Fair Lady" in Houston County. Our Annual Dinner in August was held at Uffelman Estates and as one member told me, "it was the best yet". We have donated food and money to Urban Ministries and Loaves and Fishes Soup Kitchen. In September, we sent our votes for By-Laws update and National Officers by proxy to the National Convention in Grand Rapids, MI. In October we decorated a NARFE booth, dressed in our finest Halloween attire, and passed out "lots" of candy at the "Fright on Franklin" happening downtown Clarksville. I must add that our 1st VP had provided us with informative and entertaining programs at each of our monthly meetings. Whew! And to end our year, we will have a Christmas party at our annual (December) meeting complete with "Dirty Santa" and carols. And---our last "event" will be a trip to Grand Rivers, KY, on 12 December to see a musical entitled "Sanders Family Christmas". I will repeat--we have had a busy and fruitful year!!

This is the end of my first year as your President and you have helped to make it a good one. I appreciate each and every one of you and the contribution you make to fight for preserving our earned benefits. I urge you to continue supporting and, just as importantly, promoting NARFE. I am looking forward to an even better 2011!

See you at the December meeting!

Sandra Simms, President

ALERT - YOUR ACTION NEEDED

Each of you are urged to become informed of the upcoming proposed changes in the tax code, federal retirement, health benefits, and Social Security. Your financial future is likely to be impacted.

President Obama's National Commission on Fiscal Responsibility and Reform proposed to achieve mandatory savings from civil service retirement by:

1. Calculating federal civil service annuities by using highest five years of salary instead of the highest three years;
2. Requiring Federal Employees Retirement System covered workers to contribute a much higher share of payroll to their defined benefit annuity;
3. Basing Social Security, federal civilian and military retirement cost-of-living adjustments (COLAs) on the "chained consumer price index" which would result in lower payments than under current law and
4. Requiring federal civilian retirees to pay a larger share of Federal Employees Health Benefits Program (FEHBP) premiums. Furthermore, a three-year pay freeze and cutting the federal workforce by 10 percent has been recommended.

Additionally, the proposal would make the "benefit formula" for Social Security more progressive--meaning benefits would target those who need them the most. As a result, Social Security would reduce payments to upper income recipients. Also, retirement age would be increased for Social Security eligibility.

This proposal demands NARFE Action: **NARFE President Joseph Beaudoin urges each NARFE member to use either the Legislative Action Center or NARFE's toll free telephone number to contact their Representative and both Senators. NARFE's Legislative Action Center has been updated to allow each member to easily generate a message for their congressional delegation. President Beaudoin and I ask you to use NARFE's toll free number, 1-866-220-0044, to reach the Capitol switchboard and ask for your Representative/Senator by name, or supply your ZIP Code. Once connected, the message is "I urge you to oppose recommendations of the Fiscal Commission Co-chairs to cut my earned federal civilian retirement and health benefits, freeze federal pay and reduce the federal work force by 10 percent."**

Legislative Report

Sen. John Kerry, D-MA, has introduced legislation to protect all Medicare beneficiaries -- including federal civil service annuitants who are not eligible to receive Social Security -- from an increase in their Part B premium in 2011, when they will not receive any cost-of-living adjustment (COLA).

The House is expected to consider an "in lieu COLA payment of \$250" to certain groups. It is still unclear whether the floor effort, to be lead by Rep. Earl Pomeroy, D-ND, includes the over one million public sector retirees who are not eligible for Social Security.

Sandra Simms, President

Chapter 870 Officers for 2011

During the November meeting the officers for 2011 were elected. The officers are –

President – Sandra Simms
1st Vice President – Vacant
2d Vice President – Vacant
Secretary – Ronni Reid
Treasurer – Lora Whitney
Membership/Service Officer – JC Whitney

The officers will be installed during the December meeting. We are in need of a 1st Vice President and 2d Vice President. If you are interested or would like to nominate someone for either position. Please notify Sandra Simms, 931-647-6551.

Ronni Reid, Secretary

Welcome New Members

Debra Tschida Mary McCorkle Deborah Worthington
Johnny Cruz Vana Kovash

Membership Report

Since our last newsletter, we have gained and lost members giving us a new total of 204 members as of the end of October for Chapter 870. Our TN Federation totals thru the end of October are 4,293 members; these totals have been going up and down and hopefully they will continue to increase. NARFE National has not been faring very well; the total membership thru the end of October is only 299,724 members. This is the first time the totals have been below 300,000. Maybe things will be better during the holidays and our overall numbers will increase.

JC Whitney, Membership Chair/1st VP

If you can smile when things go wrong, you have someone in mind to blame.

Members We Will Miss

John Whitworth passed away on 12 Oct 10



Happy Holidays

1st VP REPORT ON SPEAKERS

Ms Earlene Burney was our speaker for November. Earlene put on a presentation about caring for someone with Alzheimer's disease. It was a very moving presentation and Earlene is an excellent speaker. We had three visitors from other NARFE Chapters attend; Larry Henderson (our own NARFE VP for this area) from Humboldt, TN, and Marylyn Gilley and Ardelle Langdon from the Gallatin Chapter. We also had three visitors (non NARFE folks) from here in Clarksville who just wanted to hear Earlene's presentation. Everyone really enjoyed the presentation and for all you local folks who missed the meeting, you really missed a terrific presentation.

JC Whitney, 1st Vice President

DUES INCREASE

Here is a recap of the dues increase that will take effect on 1 Jan 2011. The National Dues were increase by \$11.00; going from \$29.00 to \$40.00 and the National Dues Withholding was increased by \$9.40 going from \$24.60 to \$34.00. These are National Dues only and we have to add our \$5.00 local dues to these numbers. Here is the new dues structure:

- One year National Dues - \$40.00 plus Local Dues of \$5.00 = \$45.00
- Two years National Dues - \$72.00 plus Local Dues of \$10.00 = \$82.00
- Three years National Dues - \$102.00 plus Local Dues of \$15.00 = \$117.00

HINT HINT HINT: Currently our one year renewal fee is \$34.00 (\$29.00 + \$5.00). For all you folks that have dues coming due in the first few months of 2011, if you would renew them BEFORE 1 January, you will be renewed at the current rate, NOT the increased rate. If you do not know when your dues are due, call me at 931-358-4855 and I will be glad to let you know when they are due and you could save yourselves some money, but, this MUST be done before 1 January 2011.

(You can renew online at www.narfe.org using MasterCard, Visa, Discover or American Express or call 1-800-456-8410). For the folks on Dues Withholding, the increase will be automatic by OPM and probably take effect in February or March of next year. The current monthly withholding is \$2.46 and it will be increased to \$3.25.

JC Whitney, 1st VP/Membership Chair

Treasurer's Report

The balance on hand for use as of 31 October is \$2061.19 and we have obligations of \$500.00 leaving us a balance on hand for use \$1561.19.

Lora Whitney, Treasurer



Alzheimer's Chairman News

You continue to amaze me with your generosity of time and money in support of Alzheimer's Research. We had a very successful yard sale on Madison Street on 16 October which netted us \$751.00. We also collected \$30.82 during our "Fright on Franklin" participation. Collections at our monthly meetings are abundant as well. I set a goal at the beginning of my chairmanship to be the most successful chapter in Tennessee in donating to this very worthy cause. With December's donations, this goal could very well be attained.

The month of November was Alzheimer's Caregiver Month. I believe that the caregivers deserve and need our admiration and support for an emotionally and physically taxing task of taking care of loved ones who are not the same person anymore. How devastating! Appropriately, our Chapter was honored to have Mrs. Earlene Burney to speak to us in November. She was delightful and inspiring. Her mother and husband had this dreaded disease. She has dedicated many years to sharing her experiences and knowledge of Alzheimer's with others to encourage, educate, and uplift. We are thankful for her!

Dale Simms, Alzheimer's Chairman

FEHBP Open Season

You still have time to make changes to your Federal Employees Health Benefits. The cutoff is December 13, 2010. Don't forget to check out the Dental and Vision plans. The new 2011 premiums become effective on January 1, 2011 for retirees and at the beginning of the first pay period after January 1, 2011 for current employees. Annuitants will see this change in their February annuity checks/deposits.

Ronni Reid, Secretary



NARFE members working the Yard Sale on Oct 16 at First Federal Savings Bank on Madison St. (l to r) Dale Simms, Wanda Ferrell, Toni Andersen, Sharon James, Ronni Reid, Sandra Simms, Lora Whitney, Walter Mayer



Wanda Ferrell modeling the Umbrella Hat that was "For Sale" at the Yard Sale.



NARFE table at "Fright on Franklin" on 30 October 2011. Thanks to Sandra and Dale Simms, Lora Whitney, Daisy Pickett, Wanda Ferrell and Walter Mayer for manning the booth and passing out candy.

New E-Mail Address for NARFE Member Records

NARFE's Member Records office handles a host of member inquiries on a daily basis. Included in these contacts are change of address requests, dues inquiries and chapter assignments. The new e-mail address is memberrecords@narfe.org. The toll-free number 800-456-8410 remains the same. It is very important that you keep your mailing address up to date so that you won't miss your monthly NARFE magazine and also your email address so you won't miss the weekly GEMS updates.

Ronni Reid, Secretary

Did you ever notice: When you put the 2 words 'The' and 'IRS' together it spells 'Theirs'.

Congratulations

Congratulations and best wishes to Chapter 870 members who will be celebrating birthdays and anniversaries during December, January and February. Please join us on the second Thursday of the month so we can honor you during our monthly meeting.

We would especially like to congratulate Mr. John Posey and Ms. Betty Dennis who were recently married. John has been a faithful member of Chapter 870 for many years. John and Betty have decided to move to Florida. We wish them happiness in their new home. John said he does not want his membership transferred to a Florida NARFE Chapter. He will remain a Life Member of this chapter.

Join us for lunch and meeting at the Golden Corral Restaurant, Wilma Rudolph Blvd, Lunch 11:00 AM - 12:00 PM, meeting 12:00-1:00 PM. On 2d Thursday of each month

National Active and Retired Federal Employees
2603 Delano Drive
Clarksville, TN 37043